

Information to identify the case:

Debtor 1 Eric John Checketts
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3998**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **District of Utah**

Case number: **15-29860 KRA**

Chapter 7

Petition date: 10/21/15

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric John Checketts

2/10/16

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Eric John Checketts
 Debtor

Case No. 15-29860-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Feb 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2016.

db
 10018182 +Eric John Checketts, 3017 South 600 West, Syracuse, UT 84075-9666
 +Citibank, Citicorp Credit Svcs/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 10018183 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 10018184 +Cmg Mortgage Inc, 3160 Crow Canyon Rd Ste, San Ramon, CA 94583-1368
 10018185 +Columbian Bank and Trust Company, Overland Park, 4701 W. 110th Street,
 Overland Park, KS 66211-1201
 10018190 +Jaren Meyerhoffer, 3017 South 600 West, Syracuse, UT 84075-9666
 10018191 +Jyl London, 10259 South Silver Mine Rd., South Jordan, UT 84009-4797
 10018194 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptance, Attn: Bankruptcy, 8900 Freeport Parkway,
 Irving, TX 75063)
 10018198 +Uheaa, Po Box 145110, Salt Lake City, UT 84114-5110
 10018202 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701)
 10018201 Wells Fargo, 1 HOME CAMPUS X2303-01A, DES MOINES IA 50326
 10018203 +West Coast LLC, 15210 N Scottsdale Rd. #230, Scottsdale, AZ 85254-8217
 10018204 +William H. Meyer, 1044 Main St., Ste. 900, Kansas City, MO 64105-2126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10018177 +E-mail/Text: e-bankruptcy@americafirst.com Feb 11 2016 01:57:49 America First Cr Un,
 Attn Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
 10018178 +EDI: BECKLEE.COM Feb 11 2016 01:18:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 10018179 EDI: BANKAMER.COM Feb 11 2016 01:23:00 Bank of America, P.O. Box 982236,
 El Paso, TX 79998
 10018180 +EDI: CAPITALONE.COM Feb 11 2016 01:18:00 Capital One Na, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285
 10018181 +EDI: CHASE.COM Feb 11 2016 01:18:00 Chase Card Services, Attn:Bankruptcy Dept,
 Po Box 15298, Wilmington, DE 19850-5298
 10018186 +EDI: CRFRSTNA.COM Feb 11 2016 01:18:00 Credit First/CFNA, Bk13 Credit Operations,
 Po Box 818011, Cleveland, OH 44181-8011
 10018187 +EDI: DISCOVER.COM Feb 11 2016 01:18:00 Discover Financial,
 Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
 10018188 +E-mail/Text: jmontoya@gwcu.org Feb 11 2016 01:58:31 Goldenwst Cu, 147 26th St,
 Ogden, UT 84401-3495
 10018189 EDI: IRS.COM Feb 11 2016 01:23:00 Internal Revenue Service,
 Attn: Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
 10018192 +EDI: CBSKOHLS.COM Feb 11 2016 01:18:00 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115
 10018193 +E-mail/Text: cowens@nationwideacceptance.com Feb 11 2016 01:57:28 Nationwide Acceptance,
 105 Decker Ct. Suite 725, Irving, TX 75062-2815
 10018195 EDI: AGFINANCE.COM Feb 11 2016 01:18:00 Springleaf Financial Services,
 Attention: Bankruptcy Department, Po Box 3251, Evansville, IN 47731
 10018196 +EDI: NEXTEL.COM Feb 11 2016 01:18:00 Sprint, P.O. Box 8077, London, KY 40742-8077
 10018197 +EDI: RMSC.COM Feb 11 2016 01:23:00 Synchrony Bank/Mervyns, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 10018199 +EDI: UTAHTAXCOMM.COM Feb 11 2016 01:23:00 Utah State Tax Commission, Bankruptcy Unit,
 210 North 1950 West, Salt Lake City, UT 84134-9000
 10018200 +EDI: WFFC.COM Feb 11 2016 01:18:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: Feb 10, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2016 at the address(es) listed below:

Brian D. Johnson on behalf of Debtor Eric John Checketts courtmail@bdjexpresslaw.com,
pauline.thayne@yahoo.com
George B. Hofmann tr, IV trustee@cohnekinghorn.com,
dhaney@cohnekinghorn.com;sforsgren@cohnekinghorn.com;UT16@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3